In the Claims:

Please amend Claims 1-30 and 32-51, cancel Claim 47 and add new Claims 52-82. A marked-up copy of the claims as amended in this Amendment A is enclosed as an attachment hereto. Following entry of the amendments in this Amendment, the pending claims in the present application read as follows:

1 1. (Amended) A system for presenting and paying bills, comprising:

2   parsing functionality which is adapted to parse billing data from a plurality

3 of billers using rules of conversion according to which said parsing functionality is

4 programmed, corresponding to a plurality of data types, and to provide relevant

5 information for further use by said system;

6   a common document model processing functionality adapted to transform

7 said relevant information into a common document model, said common

8 document model is adapted to accommodate said relevant information from said

9 plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from

11 said common document model processing functionality; and

12   presentation functionality adapted to retrieve information from said

13 database and output at least some of said information via a network for use by bill

14 payers.

1 2. (Amended) The system according to claim 1, wherein said parsing functionality

2   is adapted to parse data from a print stream of data provided by said plurality of

3   billers.

1   3. (Amended) The system according to claim 1, wherein said parsing functionality

2   is adapted to parse data from a data interchange stream of data provided by said

3   plurality of billers.

1   4. (Amended) The system according to claim 1, wherein said parsing functionality

2   is adapted to parse data from a financial data stream provided by said plurality of

3   billers.

1   5. (Amended) The system according to claim 1, wherein said presentation

2   functionality is adapted to output information for use by said bill payers using

3   financial software.

1   6. (Amended) The system according to claim 1, wherein said presentation

2   functionality is adapted to output information for use by said bill payers not using

3   financial software.

1   7. (Amended) The system according to claim 6, wherein said presentation

2   functionality is adapted to output information for use by said bill payers using a

3   browser.

1   8. (Amended) The system according to claim 1, wherein said presentation

2   functionality employs style sheet functionality in order to render information in a

3   form suitable for said bill payers.

1   9. (Amended) The system according to claim 6, wherein information is provided

2   to said bill payers using markup language.

1   10. (Amended) The system according to claim 1, further comprising an

2   interactivity functionality adapted to detect and respond to communications from

3   said bill payers, by at least (i) retrieving information from said database and

4   presenting it to said bill payers in a form requested by said bill payers; and (ii)

5   altering information in said database corresponding to said bill payers according to

6   said communications.

1   11. (Amended) The system according to claim 1, further comprising interactivity

2   functionality adapted to detect and respond to communications from said plurality

3   of billers by at least retrieving information from said database corresponding to

4   said plurality of billers and presenting it to said plurality of billers in a form

5   requested by said plurality of billers.

1   12. (Amended) The system according to claim 11, further comprising interactivity

2   functionality adapted to detect and respond to communications from said bill

3   payers, by at least (i) retrieving information from said database and presenting it to

4   said bill payers in a form requested by said bill payers; and (ii) altering

5   information in said database corresponding to said bill payers according to said

6   communications.

1   13. (Amended) The system according to claim 1, further comprising a biller

2   interface coupled to said database adapted to allow said plurality of billers to alter

3   appearance and content of bills presented to said bill payers.

1   14. (Amended) The system according to claim 13, wherein biller interface is

2   further adapted to allow said plurality of billers to communicate with said bill

3   payers regarding said bills.

1   15. (Amended) The system according to claim 13, further comprising interactivity

2   functionality adapted to detect and respond to communications from said plurality

3   of billers, by at least retrieving information from said database corresponding to

4   said plurality of billers and presenting it to said plurality of billers in a form

5   requested by said plurality of billers.

1   16. (Amended) The system according to claim 13, further comprising interactivity

2   functionality adapted to detect and respond to communications from said bill

3   payers by at least (i) retrieving information from said database and presenting it to

4   said bill payers in a form requested by said bill payers and (ii) altering information

5   in said database corresponding to said bill payers according to said

6   communications.

1   17. (Amended) The system according to claim 1, further comprising a financial

2   source interface adapted to send and receive communications to and from at least

3   one financial entity and to alter information in said database according to said

4   financial source communications.

1   18. (Amended) The system according to claim 1, further comprising interactivity

2   functionality adapted to detect and respond to communications from said bill

3   payers regarding at least one of said bills of said bill payers presented by said

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4   system, by at least (i) retrieving information from said database and presenting it

5   to said bill payers in a form requested by said bill payers; and (ii) altering

6   information in said database corresponding to said bill payers according to said

7   communications; and a financial source interface adapted to send and receive

8   communications to and from at least one financial entity based at least in part on

9   communications from said bill payers and to alter information in said database

10   corresponding to said bills of said payers, according at least in part to said

11   financial source communications.

1   19. (Amended) The system according to claim 18, further comprising interactivity

2   functionality adapted to detect and respond to communications from said plurality

3   of billers, by at least retrieving information from said database corresponding to

4   said plurality of billers and presenting it to said plurality of billers in a form

5   requested by said plurality of billers.

1   20. (Amended) The system according to claim 18, wherein said interactivity

2   functionality is adapted to report information to plurality of billers relating at least

3   to status of payment on their bills presented by said system.

1   21. (Amended) A method of providing electronic bill presentment and payment

2   services, comprising the steps of:

3   extracting relevant information from billing data, corresponding to a

4   plurality of data types, from a plurality of billers using rules of conversion;

5   transforming said relevant information into a common document model,

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6   which common document model is adapted to accommodate said relevant

7   information from said plurality of billers and according to said plurality of data

8   types;

9   storing said transformed information from said common document model

10   in a database; and

11   retrieving said transformed information from said database and outputting

12   at least some of said information via a network for use by bill payers.

1   22. (Amended) The method of claim 21, wherein said billing data is from a print

2   stream of data provided by said plurality of billers.

1   23. (Amended) The method of claim 21, wherein said billing data is from a data

2   interchange stream of data provided by said plurality of billers.

1   24. (Amended) The method of claim 21, wherein said billing data is from a

2   financial data stream provided by said plurality of billers.

1   25. (Amended) The method of claim 21, wherein said at least some of said

2   information is output for use by said bill payers using financial software.

1   26. (Amended) The method of claim 21, wherein said at least some of said

2   information is output for use by said bill payers not using financial software.

1   27. (Amended) The method of claim 21, wherein said at least some of said

2   information is output for use by said bill payers using a browser.

1   28. (Amended) The method of claim 21, wherein said at least some of said

2   information is output using style sheet functionality in order to render information

3   in a form suitable for said bill payers.

1   29. (Amended) The method of claim 26, wherein said at least some of said

     information is provided to said bill payers using markup language.

     30. (Amended) The method of claim 21, further comprising the step of detecting

2   and responding to communications from bill payers, by at least (i) retrieving

3   information from said database and presenting it to said bill payers in a form

4   requested by said bill payers and (ii) altering information in said database

5   corresponding to said bill payers according to said communications.

1   32. (Amended) The method of claim 21, further comprising the step of detecting

2   and responding to communications from said plurality of billers, by at least

3   retrieving information from said database corresponding to said plurality of billers

4   and presenting it to said plurality of billers in a form requested by said plurality of

5   billers.

1   33. (Amended) The method of claim 21, further comprising the step of allowing

2   said plurality of billers to alter appearance and content of bills presented to said

3   bill payers.

1   34. (Amended) The method of claim 33, further comprising the step of allowing

2   said plurality of billers to communicate with said bill payers regarding said bills.

1   35. (Amended) The method of claim 21, further comprising the step of sending

2   and receiving communications to and from at least one financial entity and

3   altering and storing information according to said communications.

1   36. (Amended) The method of claim 21, further comprising the steps of detecting

2   and responding to communications from said bill payers regarding at least one of

3   said bills of said bill payers presented by said system, by at least (i) retrieving

4   information from said database and presenting it to said bill payers in a form

5   requested by said bill payers and (ii) altering information in said database

6   corresponding to said bill payers according to said communications; and sending

7   and receiving communications to and from at least one financial entity based at

8   least in part on communications from said bill payers and to alter information in

9   said database corresponding to said bills of said bill payers, according at least in

10   part to said communications.

1   37. (Amended) The method of claim 36, further comprising the step of detecting

2   and responding to communications from said plurality of billers, by at least

3   retrieving information from said database corresponding to said plurality of billers

4   and presenting it to said plurality of billers in a form requested by said plurality of

5   billers.

1   38. (Amended) The method of claim 36, further comprising the step of reporting

2   information to said plurality of billers relating at least to status of payment on said

3   bills presented to said system.

1   39. (Amended) A system for presenting and paying bills, comprising:

2   an extractor functionality which is adapted to parse billing data from a

3   plurality of billers using rules of conversion according to which the extractor

4   functionality is programmed, corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to transform

7   said relevant information into a common document model, which common

8   document model is adapted to accommodate said relevant information from said

9   plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from said common

11   document model processing functionality; and

12   presentation functionality adapted to retrieve information from

13   said database and output at least some of said information via a network for use by

14   bill payers; and

15   a bill payer interface coupled to said database adapted to allow said bill

16   payers to pay bills electronically.

1   40. (Amended) The system of claim 39, wherein said interface is adapted to allow

2   said bill payers to specify the location of said output.

1   41. (Amended) A system for presenting and paying bills, comprising:

2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

4   programmed, said billing data corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to transform

7   said relevant information into a common document model, which common

8   document model is adapted to accommodate said relevant information from said

9   plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from said common

11   document model processing functionality;

12   a presentation functionality adapted to retrieve information from said

13   database and output at least some of said information via a network for use by bill

14   payers; and

15   a biller interface coupled to said database adapted to allow said plurality of

16   billers to identify market segments of said bill payers according to market rules

17   and information retrieved from said database.

1   42. (Amended) A system according to claim 41, wherein said biller interface is

2   further adapted to allow said plurality of billers to alter appearance and content of

3   bills presented to said bill payers based on said market segments.

1   43. (Amended) A system according to claim 41, wherein said biller interface is

2   further adapted to allow said plurality of billers to send marketing messages to

3   said bill payers based on said market segments.

1   44. (Amended) A system according to claim 41, wherein said biller interface is

2   further adapted to allow said plurality of billers to communicate with said bill

3   payers regarding said bills based on said market segments.

1   45. (Amended) A system for presenting and paying bills, comprising:

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2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

4   programmed, said billing data corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to

7   transform said relevant information into a common document model, which

8   common document model is adapted to accommodate said relevant information

9   from said plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from said common

11   document model processing functionality;

12   a presentation functionality adapted to retrieve information from said

13   database and output at least some of said information via a network for use by bill

14   payers; and

15   interactivity functionality adapted to detect and respond to communications

16   from said plurality of billers regarding market segments of said bill payers by

17   retrieving information from said database and altering appearance and content of

18   bills presented to said bill payers based on said communications.

1   46. (Amended) A system for presenting and paying bills, comprising:

2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

4   programmed, said billing data corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to transform

7   said relevant information into a common document model, which common

8   document model is adapted to accommodate said relevant information from said

9   plurality of billers and according to said plurality of data types;

10   a database adapted to store [the] said transformed information from

11   said common document model processing functionality;

12   a presentation functionality adapted to retrieve information

13   from said database and output at least some of said information via a network for

14   use by bill payers; and

15   interactivity functionality adapted to detect and respond to communications

16   from said plurality of billers regarding market segments of said bill payers by

17   retrieving information from said database and sending marketing messages to said

18   bill payers based on said communications.

1   47. (Cancelled)

48. (Amended) A system for presenting and paying bills, comprising:

2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

4   programmed, said billing data corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to

7   transform said relevant information into a common document model, which

8   common document model is adapted to accommodate relevant information from

9   said plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from said common

11   document model processing functionality;

12   a presentation functionality adapted to retrieve information from said

13   database and output at least some of said information via a network for use by bill

14   payers; and

15   an agent interface coupled to said database adapted to allow a plurality of

16   agents having agency relationships with said plurality of billers to communicate

17   with said bill payers regarding bills.

1   49. (Amended) A system according to claim 48, wherein said plurality of agents

2   interface is further adapted to allow said plurality of agents to communicate with

3   said plurality of billers regarding said bills of said bill payers.

1   50. (Amended) A system for presenting and paying bills, comprising;

2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

4   programmed, said billing data corresponding to a plurality of data types, and to

5   provide relevant information for further use by said system;

6   a common document model processing functionality adapted to

7   transform said relevant information into a common document model, which

8   common document model is adapted to accommodate relevant information from

9   said plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from

11 said common document model processing functionality;

12   a presentation functionality adapted to retrieve information from said

13 database and output at least some of said information via a network for use by bill

14 payers;

15   bill payer interactivity functionality adapted to detect and respond to

16 communications from said bill payers, by at least retrieving information from said

17 database corresponding to said bill payers and presenting said information to said

18 bill payers in a form requested by said bill payers; and

19   biller interactivity functionality adapted to detect and respond to

20 communications from said plurality of billers, by at least retrieving information

21 from said database corresponding to said plurality of billers and presenting said

22 information to said plurality of billers in a form requested by said plurality of

23 billers.

1   51. (Amended) A system according to claim 50, wherein said biller interactivity

2   functionality and said bill payer interactivity functionality are further adapted to

3   present substantially the same information to said plurality of billers and said bill

4   payers in order to allow said plurality of billers to interact with said bill payers

5   regarding said same information.

51

1   ~~52.~~ (New Claim) A system for presenting and paying bills, comprising;

2   a modularized input processing engine, said input processing engine

3   adapted to preprocess billing data from a plurality of billers corresponding to a

4   plurality of data types;

5   a parsing engine including parsing functionality which is adapted to parse

6   said billing data from a plurality of billers using rules of conversion according to

7   which said parsing functionality is programmed, said billing data corresponding to

8   said plurality of data types, and to provide relevant information for further use by

9   said system;

10   a common document model processing functionality adapted to

11   transform said relevant information into a common document model, which

12   common document model is adapted to accommodate relevant information from

13   said plurality of billers and according to said plurality of data types;

14   a database adapted to store said transformed information from

15   said common document model processing functionality; and

16   a presentation functionality adapted to retrieve information

17   from said database and output at least some of said information via a network for

18   use by bill payers.

52

1   ~~53.~~ (New Claim) The system according to claim 52, further comprising an

2   interactivity functionality adapted to detect and respond to communications from

3   said bill payers, by at least (i) retrieving information from said database and

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4   presenting it to said bill payers in a form requested by said bill payers; and (ii)

5   altering information in said database corresponding to said bill payers according to

6   said communications.

1   53. 54. (New Claim) The system according to claim 51 52, further comprising a financial

2   source interface adapted to send and receive communications to and from at least

3   one financial entity and to alter information in said database according to said

4   financial source communications.

1   54. 55. (New Claim) The system according to claim 51 52, further comprising a financial

2   source interface adapted to send and receive communications to and from at least

3   one financial entity based at least in part on communications from said bill payers

4   and to alter information in said database corresponding to said bills of said payers,

5   according at least in part to said financial source communications.

1   55. 56. (New Claim) The system according to claim 51 52, further comprising detecting

2   and responding to communications from bill payers, by at least (i) retrieving

3   information from said database and presenting it to said bill payers in a form

4   requested by said bill payers and (ii) altering information in said database

5   corresponding to said bill payers according to said communications.

1   56. 57. (New Claim) The system according to claim 51 52, further comprising sending

2   and receiving communications to and from at least one financial entity based at

3   least in part on communications from said bill payers and to alter information in

4   said database corresponding to said bills of said bill payers, according at least in

5   part to said communications.

1   58. (New Claim) The system according to claim 52, further comprising a biller

2   interface coupled to said database adapted to allow said plurality of billers to

3   identify market segments of said bill payers according to market rules and

4   information retrieved from said database.

1   59. (New Claim) The system according to claim 52, further comprising

2   interactivity functionality adapted to detect and respond to communications from

3   said plurality of billers regarding market segments of said bill payers by retrieving

4   information from said database and altering appearance and content of bills

5   presented to said bill payers based on said communications.

1   60. (New Claim) The system according to claim 52, further comprising

2   interactivity functionality adapted to detect and respond to communications from

3   said plurality of billers regarding market segments of said bill payers by retrieving

4   information from said database and sending marketing messages to said bill payers

5   based on said communications.

1   61. (New Claim) The system according to claim 52, further comprising an agent

2   interface coupled to said database adapted to allow a plurality of agents having

3   agency relationships with said plurality of billers to communicate with said bill

4   payers regarding bills.

1   62. (New Claim) The system according to claim 52, further comprising bill payer

2   interactivity functionality adapted to detect and respond to communications from

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3   said bill payers, by at least retrieving information from said database

4   corresponding to said bill payers and presenting said information to said bill

5   payers in a form requested by said bill payers; and biller interactivity functionality

6   adapted to detect and respond to communications from said plurality of billers, by

7   at least retrieving information from said database corresponding to said plurality

8   of billers and presenting said information to said plurality of billers in a form

9   requested by said plurality of billers.

1   63. (New Claim) A method of providing electronic bill presentment and payment

2   services, comprising the steps of:

3   modularizing the preprocessing of billing data from a plurality of billers

4   corresponding to a plurality of data types;

5   extracting relevant information from said billing data, corresponding to said

6   plurality of data types, from said plurality of billers using rules of conversion;

7   transforming said relevant information into a common document model,

8   which common document model is adapted to accommodate said relevant

9   information from said plurality of billers and according to said plurality of data

10   types;

11   storing said transformed information from said common

12   document model in a database; and

13   retrieving said transformed information from said database and

14   outputting at least some of said information via a network for use by bill

15   payers.

1   64. (New Claim) The method of claim 63, wherein said billing data is from a print

2   stream of data provided by said plurality of billers.

1   65. (New Claim) The method of claim 63, wherein said billing data is from a data

2   interchange stream of data provided by said plurality of billers.

1   66. (New Claim) The method of claim 63, wherein said billing data is from a

2   financial data stream provided by said plurality of billers.

1   67. (Amended) The method of claim 63, wherein said at least some of said

2   information is output for use by said bill payers using financial software.

1   68. (New Claim) The method of claim 63, wherein said at least some of said

2   information is output for use by said bill payers not using financial software.

1   69. (New Claim) The method of claim 63, wherein said at least some of said

2   information is output for use by said bill payers using a browser.

1   70. (New Claim) The method of claim 63, wherein said at least some of said

2   information is output using style sheet functionality in order to render information

3   in a form suitable for said bill payers.

1   71. (New Claim) The method of claim 69, wherein said at least some of said

2   information is provided to said bill payers using markup language.

1   72. (New Claim) A system for presenting and paying bills, comprising:

2   parsing functionality which is adapted to parse billing data from a plurality

3   of billers using rules of conversion according to which said parsing functionality is

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4   programmed, corresponding to a plurality of data types, and to provide relevant

5   information for further use by said system;

6   a common document model processing functionality adapted to transform

7   said relevant information into a common document model, said common

8   document model is adapted to accommodate said relevant information from said

9   plurality of billers and according to said plurality of data types;

10   a database adapted to store said transformed information from

11   said common document model processing functionality;

12   presentation functionality adapted to retrieve information from said

13   database and output at least some of said information via a network for use by bill

14   payers; and

15   control functionality adapted to allow said plurality of billers to control at

16   least one of said parsing functionality, said common document model

17   functionality, said database functionality, and said presentation functionality.

1   73. (New Claim) The system according to claim 72, further comprising an

2   interactivity functionality adapted to detect and respond to communications from

3   said bill payers, by at least (i) retrieving information from said database and

4   presenting it to said bill payers in a form requested by said bill payers; and (ii)

5   altering information in said database corresponding to said bill payers according to

6   said communications.

1   74. (New Claim) The system according to claim 72, further comprising a financial

2   source interface adapted to send and receive communications to and from at least

3   one financial entity and to alter information in said database according to said

4   financial source communications.

1   74. (New Claim) The system according to claim 72, further comprising a financial

2   source interface adapted to send and receive communications to and from at least

3   one financial entity based at least in part on communications from said bill payers

4   and to alter information in said database corresponding to said bills of said payers,

5   according at least in part to said financial source communications.

1   75. (New Claim) The system according to claim 72, further comprising detecting

2   and responding to communications from bill payers, by at least (i) retrieving

3   information from said database and presenting it to said bill payers in a form

4   requested by said bill payers and (ii) altering information in said database

5   corresponding to said bill payers according to said communications.

1   76. (New Claim) The system according to claim 72, further comprising sending

2   and receiving communications to and from at least one financial entity based at

3   least in part on communications from said bill payers and to alter information in

4   said database corresponding to said bills of said bill payers, according at least in

5   part to said communications.

1   77. (New Claim) The system according to claim 72, further comprising a biller

2   interface coupled to said database adapted to allow said plurality of billers to

3   identify market segments of said bill payers according to market rules and

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4   information retrieved from said database.

1   79. (New Claim) The system according to claim 72, further comprising

2   interactivity functionality adapted to detect and respond to communications from

3   said plurality of billers regarding market segments of said bill payers by retrieving

4   information from said database and altering appearance and content of bills

5   presented to said bill payers based on said communications.

1   80. (New Claim) The system according to claim 72, further comprising

2   interactivity functionality adapted to detect and respond to communications from

3   said plurality of billers regarding market segments of said bill payers by retrieving

4   information from said database and sending marketing messages to said bill payers

5   based on said communications.

1   81. (New Claim) The system according to claim 72, further comprising an agent

2   interface coupled to said database adapted to allow a plurality of agents having

3   agency relationships with said plurality of billers to communicate with said bill

4   payers regarding bills.

1   82. (New Claim) The system according to claim 72, further comprising bill payer

2   interactivity functionality adapted to detect and respond to communications from

3   said bill payers, by at least retrieving information from said database

4   corresponding to said bill payers and presenting said information to said bill

5   payers in a form requested by said bill payers; and biller interactivity functionality

6   adapted to detect and respond to communications from said plurality of billers, by

7   at least retrieving information from said database corresponding to said plurality

8   of billers and presenting said information to said plurality of billers in a form

9   requested by said plurality of billers.